

Certificate Number: 02910-PR-DE-013928770

Bankruptcy Case Number: 10-11880



02910-PR-DE-013928770

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on February 19, 2011, at 4:10 o'clock PM EST, Jose I Maldonado Serrano completed a course on personal financial management given by internet by InCharge Education Foundation, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: February 19, 2011 By: /s/Tanya Villafuerte

Name: Tanya Villafuerte

Title: Certified Bankruptcy Counselor